



Recovery Times



New Jersey
December 2, 1996

"People Helping People"

FEMA
ISSUE 1



Photo by Warren S. Westra/N.J. Newsphotos, Newark, N.J.

Two canoeists navigate a street in Manville,

New Jersey Storm Victims:

Apply Now for Disaster Assistance

Five counties in northern and central New Jersey were declared federal disaster areas as a result of damage to families and businesses from the Atlantic coastal storm that began Oct. 18. President Clinton issued a major disaster declaration on Nov. 19 at the request of Gov. Christine Todd Whitman.

The disaster declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help storm victims in the declared counties: Hudson, Middlesex, Morris, Somerset and Union.

"The federal-state partnership makes it possible for us to provide victims with easy access to a wide range of disaster recovery assistance," Gov. Whitman said.

The aid, coordinated by FEMA, can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business

Administration (SBA) also are available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages, including people with insurance, to call promptly for assistance. FEMA may be able to help with losses that insurance does not cover.

"It's really tough when you see so many people who have worked all their lives to accumulate family belongings lose them," Witt said. "That's really hard on them. But we'll do what we can to help them rebuild and recover."

Witt named Joseph Picciano to coordinate the federal effort to help victims of the storms that occurred during the period of Oct. 18-23.

"We want to help people recover as quickly as possible," Picciano said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

Important Recovery Information

Apply by Phone

People in New Jersey who suffered the effects of the storm and flooding that occurred Oct. 18-23 are urged to begin the application process by calling **1-800-462-9029** from 8 a.m. to 7 p.m., seven days a week. Call **TTY 1-800-462-7585** if you are speech- or hearing-impaired.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer Joseph Picciano said. "We encourage all who have suffered damage to call as soon as possible."

Disaster Housing Assistance

FEMA provides three kinds of grants to help home owners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storm.

U.S. Small Business Administration

Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to home owners, renters and businesses of all sizes that are not adequately insured.

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **1-800-427-4661** for information.

Apply by Phone
1-800-462-9029
 (TTY: 1-800-462-7585)
 8 a.m. to 7 p.m., seven days a week
Toll Free

President, Governor Pledge Fast, Caring Aid



A Message From

President Bill Clinton

My heart goes out to all people in New Jersey who were affected by the storms that began Oct. 18.

This has been an extremely rough time for thousands of residents of New Jersey. Many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from storms and floods is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of New Jersey affected by this disaster be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all of the people of New Jersey impacted by the storms and flooding, Godspeed in your recovery.



A Message From

Governor Christine Todd Whitman

New Jersey residents have been hit hard by severe weather throughout 1996. During the storms which occurred Oct. 18-23, heavy rains, flooding, high tides and strong winds caused damage to homes and businesses throughout central New Jersey. As much as seven inches of rain fell in certain areas during the storms.

In the aftermath of the storm, riverbanks swelled leaving many residents homeless, causing heavy damage to businesses and making roads and bridges impassable. According to preliminary assessments, more than 1,800 residents sustained substantial damage from the storms.

I am grateful to the state and local officials who, along with many concerned citizens, worked tirelessly to restore the safety of central New Jersey residents affected by the storm. They assisted in evacuating residents left stranded by flooding, setting up temporary shelters and cleaning debris from the roadways.

My request for a federal disaster declaration was made on behalf of the hundreds of New Jersey residents and business owners who suffered losses during the storm. The declaration will allow them to access federal programs which will enable them to rebuild their homes, their businesses and their families. I am proud of the efforts we have made as a state to recover from this devastating storm, and in the coming weeks, as communities continue assessing damages, they must remember we are all on the road to recovery together.

Disaster Questions and Answers

Q. What should I do to get help on my disaster losses?

A. Call the toll-free registration number, **1-800-462-9029** (TTY **1-800-462-7585** for hearing- and speech-impaired).

Q. If I have insurance can I still get assistance?

A. Many federal, state, local and volunteer agency programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. A trained inspector will make an appointment to visit your property within a week to 10 days. The inspector verifies the nature of your losses to establish your eligibility for disaster assistance programs.

Q. When can I expect a check?

A. About seven to 10 days after a FEMA inspector's visit, if eligible, you can expect a housing assistance check.

Q. I'm a home owner and don't have a small business. After I registered with FEMA, I was referred to the U.S. Small Business Administration (SBA). Why?

A. SBA makes long-term, low-interest loans to renters, home owners and non-farm businesses of all sizes that are not fully covered by insurance. It is the primary source of funds for long-term disaster recovery.

Q. I don't want a loan, I just want financial assistance.

A. If you believe you cannot afford a loan but were referred to the SBA, it is important for you to return your completed application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for an SBA loan.

Loans, Grants and More

Helping New Jersey on the Road to Recovery

Individuals and business owners who suffered losses because of the storm and flooding that occurred Oct. 18-23 and are located in the declared counties may be eligible for assistance. Designated counties for the assistance programs listed below are: Hudson, Middlesex, Morris, Somerset and Union. Additional counties may be added as damage assessments are completed.

DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance. Costs eligible for reimbursement include temporary accommoda-

tions in hotels or motels and repairs to such items as furnaces, electric panels and heating systems (you must have paid receipts).

HOME/PERSONAL PROPERTY DISASTER LOANS

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

CONSUMER SERVICES

Help is available to file consumer complaints about disreputable business practices and other problems.

SOCIAL SECURITY BENEFITS

Call for help if you need to speed the delivery of checks delayed by the disaster or to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in federally assisted housing. Complaints of fraud or other mis-

representation may be filed with the New Jersey Attorney General's office. Legal assistance and/or referrals may be available by calling the New Jersey Bar Association.

INSURANCE INFORMATION

The New Jersey Insurance Department can help on such matters as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

FEMA/New Jersey Check for Fraud

The Federal Emergency Management (FEMA) and the New Jersey State Police Office of Emergency Management have a system in place to identify the very small percentage of applicants who try to cash in on others' misfortune.

"Managing a multi-million dollar disaster program always means walking a fine line between speedy service to those who need it and ensuring that taxpayer dollars are not misused," Federal Coordinating Officer Joseph Picciano said.

A number of methods are used to detect fraud. An automated system cross-checks information with other agencies and insurance companies to weed out duplicate applications. Field inspections are conducted to verify losses and damages for every person who applies. Potential cases of fraud or misuse are referred to the U.S. Justice Department for prosecution.

People who have made a mistake when reporting damage or have misrepresented their losses have the opportunity to cancel their claim. Individuals may call the toll free telephone application number at **1-800-462-9029 (TDD: 1-800-462-7585)** to withdraw or correct an application and prevent prosecution.

Home Inspectors Help You Get Correct Aid

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll-free application line: **1-800-462-9029 (TTY 1-800-462-7585** for speech-and hearing-impaired).

If you apply for a **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** sends loss verifiers if you apply for Red Cross assistance.

Local building and safety inspectors may be sent to see if damaged buildings are not safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

Use Care When Hiring Contractors

If you were affected by the recent flooding, you should be aware that some unscrupulous contractors may try to take advantage of you.

"If you have disaster-related damages, I urge you to be very careful when contracting for repairs," Federal Coordinating Officer Joseph Picciano said.

"Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance," State Coordinating Officer Lt. Thomas P. Gudmestad said. "Often the work is never performed or the down payment is never returned."

Gudmestad cautions you not to sign contracts or make down payments without first receiving written estimates from contractors and to avoid offers which seem too good to refuse. He also advises people to ask for references and to check with relatives or friends before deciding which contractor to choose.

Gudmestad suggests that disaster victims call the New Jersey Division of Consumer Affairs number, **1-800-242-5846**, if they have concerns about people representing themselves as contractors.

"You should remember that federal workers and federal contract workers do not charge victims for their services," said Picciano. "If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department."

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.



Photo by Matt Rainey/N.J. Newsphotos, Newark, N.J.

A Middlesex Borough home owner cleans out a freezer that was removed from his house along with other possessions damaged by the floodwaters.

SBA low-interest loans to help you recover . . .

Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners and renters, as well as businesses. SBA loans are offered to help repair damage to private property that is not fully covered by insurance.

Loans also may include funds for measures property owners can take to help minimize damage from future storms. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable. SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters are eligible for loans to replace damaged personal property.

SBA analyzes the income and debts of a home owner or renter, and if SBA determines the disaster victim cannot afford a disaster loan, SBA automatically will refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and

other assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA offers Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses affected financially by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.



Photo by Dorab Khandalavala/N.J. Newsphotos, Newark, N.J.

Denville police officers post a sign warning motorists of flooding on Rte. 53

A Good Time to Think About Flood Insurance

For the New Jersey residents who purchased flood insurance, the October storm and flooding was less damaging than it might have been. Home owner policies do not cover damage from rising waters, but New Jersey residents who do not have flood insurance can take steps now to protect themselves against future losses.

Backed by the federal government, flood insurance is available to any home owner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent — the same one, for example, who handles your home owner or automobile insurance.

Premiums vary according to the flood risk, the amount of coverage you purchase and the deductible you select. Nationwide, the average premium is about \$300 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a

maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the ceiling is \$500,000 on the building and \$500,000 on contents. If you are a renter, you can purchase coverage up to \$100,000 for personal belongings.

Some people resist buying flood insurance because of the faulty belief that, in case of flooding, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the President. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, the aid available is limited, and often in the form of a low interest SBA loan.

What if your neighborhood is not in a floodplain? Floods can, and do, occur almost anywhere. Nearly 30 percent of NFIP claims come from properties considered to be at only low or moderate risk.

For more information, contact your local insurance agent or call the NFIP toll-free number, **1-800-427-4661**. Don't delay. There is a 30-day waiting period before new policies take effect and the next flood could occur much sooner than anyone expects.

To help you, FEMA will . . .

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Recovery Times is published by the Federal Emergency Management Agency and the New Jersey State Police Office of Emergency Management with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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DR #1145

Protecting Your Home from Flood Damage

You can prevent future damage to your property through a variety of reconstruction activities when making repairs to your home or property. This is called mitigation.

Each home owner's situation needs to be looked at individually.

Damage prevention techniques can be designed for your specific home and can minimize the effects of floodwaters on your property and your family.

Low-cost Measures

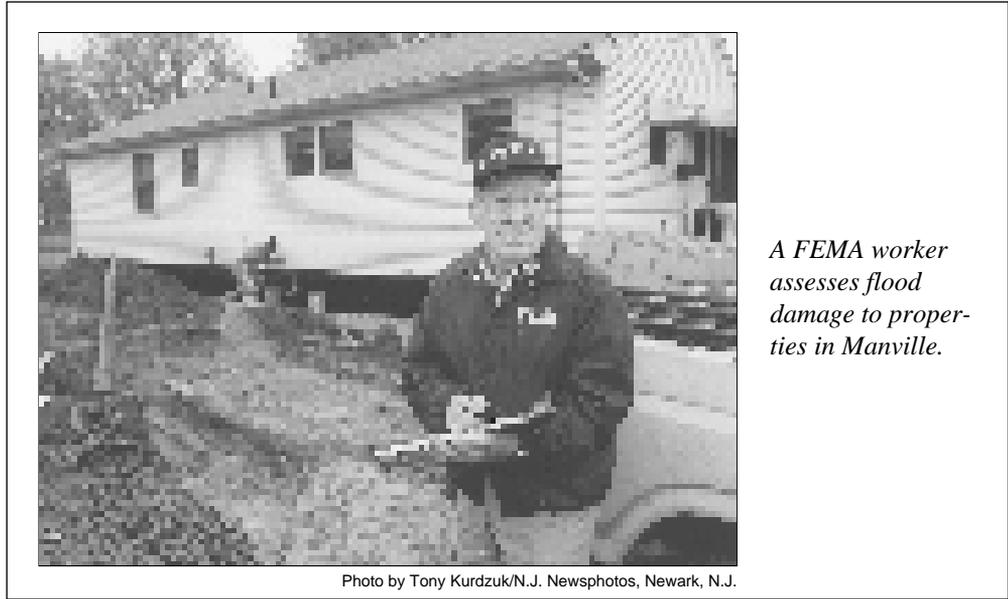
If you live in a flood-hazard area, you should protect the main utilities of your house.

Heating and hot-water systems can be elevated by using a suitable masonry base at least 12 inches above the flood level. Electrical panels and utilities should also be relocated to an area above the flood level.

If the space is not high enough to allow you to elevate the utility, move it to an upper floor or attic space.

Other low-cost measures include building a flood wall around basement windows to protect the basement from low-level flooding and anchoring fuel tanks to prevent them from floating and overturning.

Before any alterations or repairs are made, you should contact your local building official to obtain any necessary permits.



A FEMA worker assesses flood damage to properties in Manville.

Photo by Tony Kurdzuk/N.J. Newsphotos, Newark, N.J.

Elevate Your House

Most houses can be elevated above the flood level. This is a good alternative to relocating your home out of the flood zone.

Your local building officials can determine safe flood-elevation heights referred to as "base-flood elevations."

For this solution, the structure is raised so that the main living floor is above the base-flood elevation and a new foundation is put under the existing structure.

Access is then provided with new stairs and landings up to the main floor.

Relocate

You also may want to consider moving your home and family to a safe location.

This is the most permanent solution to protect yourself from the hazards of dangerous floodwaters.

If you own vacant land outside of the flood zone, it may even be possible to physically move the house to a new site.

This may take a lot of advance planning, but the result may put you at ease for a lifetime.

Important Phone Numbers - *Clip and Save*

Federal Agencies

FEMA Registration	1-800-462-9029
TTY for hearing/speech impaired	1-800-462-7585
Disaster Information Helpline	1-800-525-0321
TTY for hearing/speech impaired	1-800-660-8005
FEMA Fraud Detection	1-800-323-8603
National Flood Insurance Program	
Obtain policy/information	1-800-427-4661
TTY for hearing/speech impaired	1-800-427-5593
Policyholders/claims	1-800-638-6620
TTY for hearing/speech impaired	1-800-447-9487
Social Security Administration	1-800-772-1213
U.S. Small Business Administration	1-800-659-2955
Internal Revenue Service	1-800-829-1040
TTY for hearing/speech impaired	1-800-829-4059
Housing and Urban Development Hotline	1-800-669-9777
Department of Veterans Affairs	1-800-827-0648

State Agencies

NJ Dept. of Insurance	609-292-5360
Legal Services	908-249-5000
Agricultural Aid	
Rural Development Agency	609-265-3600
Farm Services Agency	609-298-3446
NJ Tax Hotline	609-588-2200
NJ Division of Consumer Affairs	1- 800-242-5846
NJ Division on Aging	1- 800-792-8820
NJ Tenant Landlord Information	609-530-5423

Voluntary Agencies

Salvation Army	908-851-9300
American Red Cross	1-800-635-8879